

FEDERAL RESERVE statistical release



H.8

Selected Assets and Liabilities of Commercial Banks in the United States¹

Percent change at break adjusted, seasonally adjusted, annual rate

For use at 4:15 p.m. Eastern Time
February 9, 2018

Account	2013	2014	2015	2016	2017	2016 Q3	2016 Q4	2017 Q1	2017 Q2	2017 Q3	2017 Q4	2017 Oct	2017 Nov	2017 Dec	2018 Jan
ASSETS															
1 Bank credit	1.6	6.6	7.4	6.9	2.9	7.2	5.6	2.0	3.1	3.3	3.0	3.5	2.2	2.7	1.5
2 Securities in bank credit ²	-1.8	6.8	6.1	7.9	2.0	10.8	6.6	1.8	2.1	1.9	2.1	3.0	1.4	3.3	-1.7
3 Treasury and agency securities ³	-5.7	11.3	9.0	10.1	2.8	13.0	10.1	2.2	2.2	3.4	3.4	6.0	1.8	3.5	-3.1
6 Other securities	6.9	-2.2	-0.5	2.4	-0.4	5.3	-2.4	0.7	1.7	-2.2	-1.7	-5.3	0.0	2.8	2.4
9 Loans and leases in bank credit ⁸	3.0	6.4	7.8	6.5	3.2	5.8	5.2	2.0	3.5	3.9	3.4	3.7	2.6	2.4	2.7
10 Commercial and industrial loans	6.9	12.0	10.6	6.7	1.1	4.0	5.4	-1.1	1.0	2.7	1.6	0.9	-2.1	0.2	1.8
11 Real estate loans	-1.0	2.5	5.3	6.5	3.4	7.1	5.6	3.0	3.8	3.9	2.8	4.0	2.4	2.3	2.2
12 Residential real estate loans	-4.6	-0.7	1.3	3.3	1.2	4.2	2.5	-0.7	0.9	2.7	1.9	3.1	0.3	2.8	1.7
13 Revolving home equity loans	-8.3	-4.1	-5.0	-6.3	-7.2	-6.4	-8.1	-8.5	-7.0	-7.1	-7.2	-7.5	-8.2	-4.1	-9.5
14 Closed-end residential loans ⁹	-3.4	0.3	3.1	5.8	3.2	6.9	5.1	1.1	2.7	4.9	3.9	5.3	2.1	4.2	4.1
15 Commercial real estate loans	4.5	6.8	10.4	10.4	5.8	10.3	9.1	7.0	6.8	5.1	3.8	5.0	4.6	1.7	2.7
20 Consumer loans	3.2	4.9	6.0	7.0	4.1	6.7	5.5	3.7	2.5	4.0	6.2	5.3	9.5	2.9	3.9
21 Credit cards and other revolving plans	1.1	3.3	5.7	6.3	5.1	6.1	4.8	3.9	3.6	5.2	7.1	5.0	13.9	3.3	5.0
22 Other consumer loans	5.8	6.9	6.4	7.7	3.1	7.5	6.2	3.5	1.3	2.5	5.1	5.8	4.5	2.4	2.5
25 All other loans and leases	13.7	14.8	14.5	5.7	5.4	3.8	3.4	2.4	7.9	5.9	5.0	5.4	3.0	6.2	4.4
28 LESS: Allowance for loan and lease losses	-15.4	-12.4	-3.8	2.8	0.3	2.2	1.5	0.0	-2.6	1.1	2.6	6.6	-1.1	-1.1	-1.1
29 Cash assets ¹⁸	54.5	12.4	-7.8	-14.3	7.9	-15.0	-22.8	16.8	-6.9	11.3	9.8	-0.1	22.4	20.8	-43.5
30 Total federal funds sold and reverse RPs ¹⁹	-12.1	6.3	-0.5	4.2	6.7	12.8	-6.0	-18.6	9.6	16.2	20.1	18.7	28.1	21.3	33.9
31 Loans to commercial banks ²⁰	8.7	-17.6	9.7	17.7	-3.8	45.5	-11.7	15.0	-5.8	-8.8	-15.0	-9.2	-36.9	9.5	-9.4
32 Other assets including trading assets ²¹	-9.0	2.3	-1.7	2.2	1.3	5.7	-2.3	-9.3	7.7	2.1	4.9	-1.4	16.0	-6.8	9.4
33 TOTAL ASSETS	6.7	7.3	3.5	2.9	3.6	3.8	0.4	2.6	2.2	4.7	4.6	2.9	7.0	5.0	-3.6
LIABILITIES															
34 Deposits	6.5	6.4	4.9	4.4	4.4	5.3	2.8	5.1	4.5	4.6	3.2	5.9	-0.3	0.6	2.6
35 Large time deposits	5.6	5.7	0.5	-10.9	6.7	-17.1	-16.2	5.4	8.8	8.2	4.0	1.6	5.9	-19.4	8.6
36 Other deposits	6.7	6.6	5.8	7.2	4.1	9.2	5.8	5.1	3.8	4.1	3.1	6.6	-1.3	3.8	1.6
37 Borrowings	-0.4	15.1	6.4	4.7	2.7	1.6	1.2	1.9	-1.0	8.7	1.2	-8.8	7.4	12.4	2.9
39 Other liabilities including trading liabilities ²²	-15.1	3.4	-5.9	-0.6	-8.7	9.0	-21.0	-29.9	8.6	-5.8	-7.8	-15.9	0.8	-23.2	60.0
40 TOTAL LIABILITIES	8.1	7.6	3.2	2.8	3.4	3.4	-0.3	2.7	2.2	4.5	4.2	3.7	6.5	2.0	-0.5

Percent changes are at a simple annual rate and have been adjusted to remove the effects of nonbank structure activity of \$5 billion or more, as well as the estimated effects of the initial consolidation of certain variable interest entities (FIN 46) and off-balance-sheet vehicles (FAS 166/167). Figures reported in the H.8 Notes on the Data are generally used to make these adjustments. For information on how the data were constructed, see www.federalreserve.gov/releases/h8/about.htm. Line numbers on this page correspond to those used in the remainder of the release. Percent changes for other series shown on the release are available for customizable download through the Federal Reserve Board's Data Download Program (DDP). Footnotes appear on the last page of the release.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

February 9, 2018

Account		2017	2017	2017	2017	2017	2017	2017	2018	Week ending				
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 10	Jan 17	Jan 24	Jan 31	
ASSETS														
1	Bank credit	12,143.9	12,331.6	12,358.9	12,405.2	12,469.9	12,504.1	12,550.8	12,566.4	12,557.8	12,570.1	12,573.6	12,566.0	
2	Securities in bank credit ²	3,346.9	3,381.4	3,387.2	3,396.8	3,413.5	3,423.4	3,451.7	3,446.9	3,447.3	3,449.0	3,448.2	3,440.5	
3	Treasury and agency securities ³	2,442.9	2,474.1	2,479.7	2,487.9	2,506.5	2,516.4	2,542.6	2,536.0	2,538.4	2,536.4	2,534.7	2,531.1	
4	Mortgage-backed securities (MBS) ⁴	1,697.1	1,770.6	1,778.1	1,788.6	1,799.7	1,809.4	1,833.8	1,821.6	1,823.5	1,825.7	1,818.9	1,814.6	
5	Non-MBS ⁵	745.8	703.4	701.6	699.2	706.8	706.9	708.8	714.3	714.9	710.6	715.7	716.6	
6	Other securities	904.1	907.4	907.6	909.0	907.0	907.0	909.1	910.9	908.9	912.6	913.6	909.3	
7	Mortgage-backed securities (MBS) ⁶	95.5	88.3	87.2	86.7	86.0	83.6	82.4	85.7	85.7	86.0	86.1	85.2	
8	Non-MBS ⁷	808.5	819.0	820.4	822.3	821.0	823.5	826.8	825.2	823.1	826.6	827.5	824.1	
9	Loans and leases in bank credit ⁸	8,797.0	8,950.2	8,971.7	9,008.4	9,056.4	9,080.7	9,099.1	9,119.5	9,110.6	9,121.1	9,125.3	9,125.6	
10	Commercial and industrial loans	2,101.5	2,108.4	2,113.7	2,125.2	2,127.0	2,123.3	2,123.7	2,126.9	2,128.6	2,130.2	2,123.4	2,122.8	
11	Real estate loans	4,132.1	4,211.8	4,222.0	4,231.3	4,256.3	4,264.9	4,272.9	4,280.8	4,273.5	4,280.5	4,289.0	4,285.6	
12	Residential real estate loans	2,154.4	2,168.9	2,170.9	2,176.8	2,188.8	2,189.4	2,194.5	2,197.7	2,192.5	2,196.4	2,204.2	2,200.3	
13	Revolving home equity loans	403.7	389.5	386.9	384.7	382.6	380.0	378.7	375.7	376.8	376.1	375.0	374.2	
14	Closed-end residential loans ⁹	1,750.6	1,779.4	1,784.0	1,792.1	1,806.2	1,809.4	1,815.8	1,822.0	1,815.7	1,820.3	1,829.2	1,826.1	
15	Commercial real estate loans	1,977.7	2,042.9	2,051.1	2,054.5	2,067.6	2,075.5	2,078.4	2,083.0	2,080.9	2,084.1	2,084.8	2,085.3	
16	Construction and land development loans ¹⁰	300.0	311.4	314.4	316.7	319.7	321.3	319.9	322.3	321.3	322.2	323.1	324.0	
17	Secured by farmland ¹¹	93.5	96.2	96.8	97.1	97.6	97.8	98.0	98.0	98.0	98.0	98.0	98.0	
18	Secured by multifamily properties ¹²	311.6	323.7	323.2	323.2	327.5	328.7	329.1	330.2	329.3	331.0	330.9	330.2	
19	Secured by nonfarm nonresidential properties ¹³	1,272.7	1,311.7	1,316.9	1,317.6	1,322.8	1,327.7	1,331.4	1,332.5	1,332.4	1,332.9	1,332.8	1,333.1	
20	Consumer loans	1,359.7	1,380.0	1,384.6	1,392.4	1,407.7	1,423.8	1,427.2	1,431.8	1,431.1	1,431.6	1,430.7	1,434.7	
21	Credit cards and other revolving plans	712.9	728.7	730.5	735.0	747.1	760.7	762.8	766.0	765.8	766.0	764.9	767.9	
22	Other consumer loans	646.8	651.2	654.1	657.4	660.6	663.1	664.4	665.8	665.3	665.6	665.7	666.8	
23	Automobile loans ¹⁴	411.1	414.5	415.7	417.4	419.2	419.5	420.0	420.7	420.5	420.5	420.7	421.2	
24	All other consumer loans ¹⁵	235.7	236.8	238.3	240.0	241.4	243.6	244.4	245.1	244.8	245.0	245.0	245.6	
25	All other loans and leases	1,203.7	1,250.0	1,251.4	1,259.5	1,265.4	1,268.7	1,275.3	1,280.0	1,277.4	1,278.8	1,282.2	1,282.5	
26	Loans to nondepository financial institutions ¹⁶	406.0	427.4	429.2	434.9	440.4	443.5	440.9	440.3	442.6	438.8	438.6	441.0	
27	All loans not elsewhere classified ¹⁷	797.6	822.6	822.3	824.6	825.0	825.2	834.4	839.8	834.9	840.0	843.6	841.4	
28	LESS: Allowance for loan and lease losses	109.8	109.1	108.9	109.3	110.0	109.9	109.8	109.7	109.9	109.9	109.9	109.3	

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

February 9, 2018

Account		2017 Jan	2017 Jul	2017 Aug	2017 Sep	2017 Oct	2017 Nov	2017 Dec	2018 Jan	Week ending			
										Jan 10	Jan 17	Jan 24	Jan 31
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	2,312.1	2,349.1	2,404.7	2,399.0	2,399.2	2,443.9	2,486.3	2,396.1	2,405.0	2,405.5	2,369.6	2,349.3
30	Total federal funds sold and reverse RPs ¹⁹	407.3	414.9	425.6	427.9	434.6	445.0	453.7	466.5	454.6	481.2	475.3	455.2
31	Loans to commercial banks ²⁰	14.0	13.8	13.2	13.1	13.0	12.6	12.7	12.6	12.3	12.4	13.1	12.8
32	Other assets including trading assets ²¹	1,345.9	1,371.4	1,379.0	1,388.1	1,387.5	1,408.8	1,411.7	1,422.8	1,417.5	1,409.9	1,437.0	1,441.4
33	TOTAL ASSETS	16,113.4	16,371.7	16,472.5	16,524.1	16,594.1	16,704.6	16,805.5	16,754.7	16,737.4	16,769.3	16,758.8	16,715.3
LIABILITIES													
34	Deposits	11,538.7	11,802.1	11,844.0	11,886.3	11,960.6	11,958.0	11,965.2	11,990.8	11,955.9	11,995.0	12,005.5	12,022.5
35	Large time deposits	1,529.0	1,579.2	1,599.1	1,614.9	1,617.4	1,625.7	1,600.3	1,611.8	1,608.0	1,613.5	1,614.0	1,619.8
36	Other deposits	10,009.7	10,222.9	10,244.9	10,271.4	10,343.2	10,332.4	10,364.9	10,379.0	10,347.8	10,381.5	10,391.5	10,402.7
37	Borrowings	2,001.2	2,015.7	2,053.9	2,044.2	2,041.2	2,064.5	2,103.0	2,108.0	2,093.1	2,109.5	2,125.6	2,096.1
38	Net due to related foreign offices	246.1	165.4	199.0	187.1	197.3	268.9	281.1	216.1	246.2	231.9	190.9	150.2
39	Other liabilities including trading liabilities ²²	563.7	571.6	561.7	566.2	559.1	563.1	563.7	591.9	571.7	582.0	612.5	617.9
40	TOTAL LIABILITIES	14,349.6	14,554.8	14,658.6	14,683.9	14,758.2	14,854.6	14,912.9	14,906.7	14,866.9	14,918.4	14,934.5	14,886.8
41	RESIDUAL (ASSETS LESS LIABILITIES) ²³	1,763.8	1,816.9	1,814.0	1,840.2	1,836.0	1,850.1	1,892.5	1,847.9	1,870.5	1,850.9	1,824.2	1,828.5
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-10.3	1.9	6.6	5.5	0.2	-1.5	-6.1	-16.8	-12.1	-14.2	-17.9	-27.3
43	U.S. Treasury and agency securities, MBS ²⁵	-11.4	-3.3	0.7	1.0	-4.2	-5.0	-8.5	-17.2	-13.6	-15.0	-18.1	-25.2

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

February 9, 2018

Account		2017 Jan	2017 Jul	2017 Aug	2017 Sep	2017 Oct	2017 Nov	2017 Dec	2018 Jan	Week ending			
										Jan 10	Jan 17	Jan 24	Jan 31
ASSETS													
1	Bank credit	12,158.8	12,315.8	12,344.1	12,395.6	12,472.0	12,525.7	12,598.5	12,582.1	12,589.7	12,583.0	12,555.6	12,579.0
2	Securities in bank credit ²	3,345.1	3,366.3	3,376.5	3,388.0	3,411.1	3,435.2	3,454.6	3,443.0	3,444.8	3,443.9	3,438.9	3,438.7
3	Treasury and agency securities ³	2,444.3	2,459.8	2,467.5	2,475.3	2,500.4	2,526.5	2,547.0	2,535.6	2,539.4	2,535.5	2,528.1	2,532.9
4	Mortgage-backed securities (MBS) ⁴	1,694.9	1,764.6	1,774.4	1,785.4	1,800.9	1,817.9	1,835.3	1,819.2	1,822.2	1,821.3	1,811.4	1,814.3
5	Non-MBS ⁵	749.4	695.2	693.1	689.9	699.5	708.6	711.7	716.3	717.2	714.1	716.6	718.7
6	Other securities	900.9	906.5	909.1	912.8	910.7	908.7	907.6	907.4	905.5	908.4	910.8	905.8
7	Mortgage-backed securities (MBS) ⁶	95.1	88.4	87.2	86.5	85.8	83.5	82.2	85.3	85.7	85.5	85.6	84.7
8	Non-MBS ⁷	805.8	818.0	821.9	826.3	824.9	825.2	825.4	822.1	819.8	822.9	825.2	821.1
9	Loans and leases in bank credit ⁸	8,813.7	8,949.5	8,967.5	9,007.6	9,060.8	9,090.5	9,144.0	9,139.1	9,144.9	9,139.1	9,116.7	9,140.3
10	Commercial and industrial loans	2,095.2	2,102.3	2,101.7	2,113.3	2,121.7	2,120.7	2,123.4	2,121.4	2,118.0	2,125.1	2,113.4	2,122.6
11	Real estate loans	4,134.2	4,219.7	4,231.1	4,235.1	4,259.7	4,270.2	4,277.4	4,283.2	4,286.7	4,280.5	4,282.5	4,285.5
12	Residential real estate loans	2,153.8	2,173.5	2,178.9	2,182.6	2,195.5	2,197.4	2,198.7	2,197.8	2,203.9	2,194.5	2,195.0	2,196.9
13	Revolving home equity loans	403.9	389.6	386.9	385.2	383.2	380.4	378.9	375.7	376.7	376.1	375.1	374.2
14	Closed-end residential loans ⁹	1,750.0	1,784.0	1,792.0	1,797.4	1,812.3	1,817.0	1,819.8	1,822.0	1,827.2	1,818.4	1,819.8	1,822.7
15	Commercial real estate loans	1,980.4	2,046.2	2,052.2	2,052.5	2,064.2	2,072.8	2,078.7	2,085.5	2,082.8	2,086.0	2,087.6	2,088.6
16	Construction and land development loans ¹⁰	300.3	310.0	312.6	315.2	318.5	321.9	321.4	322.9	321.6	322.8	324.1	324.7
17	Secured by farmland ¹¹	93.4	96.6	97.1	97.5	97.8	97.7	98.1	97.9	98.0	98.0	97.8	97.8
18	Secured by multifamily properties ¹²	311.6	324.9	323.5	323.2	326.8	327.9	329.6	330.0	329.8	330.3	330.5	329.8
19	Secured by nonfarm nonresidential properties ¹³	1,275.0	1,314.7	1,318.9	1,316.6	1,321.1	1,325.3	1,329.5	1,334.5	1,333.3	1,334.9	1,335.2	1,336.3
20	Consumer loans	1,378.3	1,375.1	1,384.8	1,396.9	1,410.1	1,428.9	1,456.1	1,452.4	1,456.9	1,451.2	1,447.0	1,449.1
21	Credit cards and other revolving plans	730.0	724.7	729.8	736.6	746.8	764.3	790.1	784.6	789.3	783.4	779.1	780.8
22	Other consumer loans	648.3	650.4	655.0	660.3	663.3	664.7	666.0	667.7	667.6	667.8	667.9	668.3
23	Automobile loans ¹⁴	411.7	414.5	416.8	418.8	420.2	420.2	420.8	421.5	421.8	421.5	421.5	421.4
24	All other consumer loans ¹⁵	236.6	235.9	238.2	241.5	243.1	244.5	245.2	246.3	245.8	246.3	246.4	246.9
25	All other loans and leases	1,206.0	1,252.4	1,250.0	1,262.3	1,269.3	1,270.7	1,287.1	1,282.2	1,283.3	1,282.3	1,273.8	1,283.1
26	Loans to nondepository financial institutions ¹⁶	406.3	429.1	427.9	436.9	444.2	447.5	449.0	440.3	444.4	439.9	432.8	440.1
27	All loans not elsewhere classified ¹⁷	799.7	823.3	822.1	825.4	825.1	823.2	838.0	841.9	838.8	842.5	841.0	842.9
28	LESS: Allowance for loan and lease losses	109.5	108.6	108.8	109.3	110.0	110.3	110.2	109.5	109.7	109.7	109.5	109.1

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

February 9, 2018

Account		2017 Jan	2017 Jul	2017 Aug	2017 Sep	2017 Oct	2017 Nov	2017 Dec	2018 Jan	Week ending			
										Jan 10	Jan 17	Jan 24	Jan 31
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	2,275.6	2,362.1	2,462.7	2,410.0	2,390.5	2,447.9	2,405.0	2,357.8	2,396.6	2,379.4	2,337.2	2,319.9
30	Total federal funds sold and reverse RPs ¹⁹	411.9	407.9	432.6	437.6	438.8	458.3	467.2	471.4	467.6	482.9	471.8	460.4
31	Loans to commercial banks ²⁰	14.1	13.6	13.2	13.0	12.9	12.5	12.8	12.8	12.6	12.7	13.0	12.7
32	Other assets including trading assets ²¹	1,354.6	1,366.6	1,379.9	1,393.1	1,385.3	1,414.0	1,414.6	1,431.4	1,428.3	1,423.7	1,452.3	1,439.3
33	TOTAL ASSETS	16,105.5	16,357.5	16,523.7	16,540.0	16,589.5	16,748.2	16,787.9	16,746.1	16,785.0	16,772.0	16,720.4	16,702.2
LIABILITIES													
34	Deposits	11,541.1	11,761.0	11,816.4	11,865.2	11,932.3	11,978.1	12,054.4	11,994.0	12,023.8	12,018.3	11,904.5	11,989.7
35	Large time deposits	1,529.6	1,586.8	1,605.1	1,607.6	1,599.2	1,603.9	1,583.0	1,612.5	1,605.5	1,612.3	1,618.0	1,628.3
36	Other deposits	10,011.6	10,174.3	10,211.4	10,257.6	10,333.0	10,374.2	10,471.3	10,381.6	10,418.3	10,406.0	10,286.5	10,361.4
37	Borrowings	2,012.5	2,025.0	2,072.0	2,059.7	2,028.3	2,063.6	2,074.8	2,119.6	2,111.6	2,113.0	2,146.6	2,129.4
38	Net due to related foreign offices	238.7	176.4	227.5	190.8	223.6	284.0	242.2	212.8	239.5	227.4	228.0	153.7
39	Other liabilities including trading liabilities ²²	562.0	566.8	565.7	576.1	563.2	573.6	565.4	588.8	572.6	582.9	609.4	607.5
40	TOTAL LIABILITIES	14,354.3	14,529.2	14,681.6	14,691.8	14,747.4	14,899.3	14,936.8	14,915.2	14,947.5	14,941.6	14,888.4	14,880.3
41	RESIDUAL (ASSETS LESS LIABILITIES) ²³	1,751.2	1,828.3	1,842.1	1,848.2	1,842.1	1,848.9	1,851.1	1,830.9	1,837.5	1,830.4	1,832.0	1,821.9
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-10.3	1.9	6.6	5.5	0.2	-1.5	-6.1	-16.8	-12.1	-14.2	-17.9	-27.3
43	U.S. Treasury and agency securities, MBS ²⁵	-11.4	-3.3	0.7	1.0	-4.2	-5.0	-8.5	-17.2	-13.6	-15.0	-18.1	-25.2

Footnotes appear on the last page.

Assets and Liabilities of Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

February 9, 2018

Account		2017 Jan	2017 Jul	2017 Aug	2017 Sep	2017 Oct	2017 Nov	2017 Dec	2018 Jan	Week ending			
										Jan 10	Jan 17	Jan 24	Jan 31
ASSETS													
1	Bank credit	11,212.4	11,409.1	11,436.6	11,476.1	11,542.8	11,558.3	11,576.5	11,593.7	11,581.0	11,601.1	11,598.9	11,599.7
2	Securities in bank credit ²	3,124.6	3,167.1	3,174.0	3,183.5	3,200.5	3,189.2	3,192.4	3,185.5	3,185.5	3,191.1	3,184.4	3,179.0
3	Treasury and agency securities ³	2,321.7	2,361.0	2,368.5	2,375.6	2,392.9	2,387.9	2,391.6	2,383.5	2,384.3	2,387.9	2,380.4	2,379.1
4	Mortgage-backed securities (MBS) ⁴	1,684.3	1,758.3	1,765.3	1,776.5	1,787.4	1,790.1	1,795.0	1,784.7	1,786.2	1,789.2	1,781.9	1,778.8
5	Non-MBS ⁵	637.5	602.8	603.1	599.1	605.5	597.9	596.6	598.8	598.2	598.7	598.5	600.2
6	Other securities	802.9	806.1	805.6	807.9	807.6	801.3	800.8	802.1	801.1	803.2	804.0	799.9
7	Mortgage-backed securities (MBS) ⁶	93.8	86.9	85.8	85.2	84.5	82.2	80.9	84.2	84.3	84.6	84.5	83.8
8	Non-MBS ⁷	709.1	719.2	719.7	722.7	723.1	719.0	720.0	717.9	716.9	718.6	719.5	716.2
9	Loans and leases in bank credit ⁸	8,087.8	8,241.9	8,262.6	8,292.6	8,342.3	8,369.1	8,384.1	8,408.2	8,395.5	8,410.0	8,414.5	8,420.7
10	Commercial and industrial loans	1,713.8	1,730.5	1,734.6	1,740.5	1,744.9	1,744.7	1,749.5	1,755.5	1,757.1	1,758.3	1,751.4	1,754.0
11	Real estate loans	4,063.4	4,138.9	4,148.2	4,158.0	4,183.0	4,190.6	4,198.3	4,204.3	4,196.7	4,204.0	4,212.2	4,209.2
12	Residential real estate loans	2,153.3	2,167.8	2,169.7	2,175.7	2,187.6	2,188.4	2,193.6	2,197.0	2,191.7	2,195.5	2,203.4	2,199.6
13	Revolving home equity loans	403.4	389.1	386.5	384.3	382.2	379.6	378.4	375.4	376.5	375.8	374.7	373.9
14	Closed-end residential loans ⁹	1,749.9	1,778.7	1,783.2	1,791.3	1,805.4	1,808.8	1,815.3	1,821.6	1,815.3	1,819.7	1,828.7	1,825.7
15	Commercial real estate loans	1,910.1	1,971.1	1,978.5	1,982.3	1,995.4	2,002.2	2,004.7	2,007.4	2,005.0	2,008.4	2,008.8	2,009.6
16	Construction and land development loans ¹⁰	292.6	302.7	305.5	307.5	310.2	312.2	310.6	311.9	311.2	311.9	312.6	313.1
17	Secured by farmland ¹¹	93.3	96.1	96.6	97.0	97.5	97.7	97.9	97.9	97.9	97.9	97.9	97.9
18	Secured by multifamily properties ¹²	307.4	319.1	318.7	318.5	322.7	323.7	323.9	324.8	323.9	325.5	325.6	324.8
19	Secured by nonfarm nonresidential properties ¹³	1,216.8	1,253.3	1,257.7	1,259.3	1,265.1	1,268.7	1,272.2	1,272.8	1,272.0	1,273.1	1,272.7	1,273.8
20	Consumer loans	1,356.5	1,377.7	1,382.3	1,390.1	1,405.5	1,421.6	1,424.8	1,429.1	1,428.4	1,428.9	1,428.1	1,432.2
21	Credit cards and other revolving plans	712.9	728.7	730.5	735.0	747.1	760.7	762.8	766.0	765.8	766.0	764.9	767.9
22	Other consumer loans	643.6	649.0	651.8	655.1	658.3	660.9	662.0	663.1	662.6	662.9	663.1	664.3
23	Automobile loans ¹⁴	411.1	414.5	415.7	417.4	419.2	419.5	420.0	420.7	420.5	420.5	420.7	421.2
24	All other consumer loans ¹⁵	232.5	234.5	236.0	237.7	239.1	241.4	242.0	242.4	242.1	242.4	242.4	243.0
25	All other loans and leases	954.1	994.9	997.5	1,003.9	1,008.9	1,012.1	1,011.5	1,019.2	1,013.4	1,018.8	1,022.9	1,025.3
26	Loans to nondepository financial institutions ¹⁶	292.2	310.0	313.4	320.0	325.7	327.6	324.8	326.0	324.3	326.0	326.6	329.4
27	All loans not elsewhere classified ¹⁷	662.0	684.9	684.1	683.9	683.1	684.6	686.7	693.2	689.1	692.8	696.3	695.9
28	LESS: Allowance for loan and lease losses	108.4	107.8	107.6	107.9	108.7	108.7	108.5	108.4	108.5	108.5	108.6	108.0

Footnotes appear on the last page.

Assets and Liabilities of Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

February 9, 2018

Account		2017	2017	2017	2017	2017	2017	2017	2018	Week ending			
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 10	Jan 17	Jan 24	Jan 31
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	1,452.9	1,465.9	1,461.0	1,461.3	1,452.3	1,449.5	1,479.8	1,438.5	1,448.3	1,439.9	1,427.4	1,427.0
30	Total federal funds sold and reverse RPs ¹⁹	161.9	152.7	154.4	146.1	145.2	142.1	137.1	146.5	135.0	153.4	151.3	148.0
31	Loans to commercial banks ²⁰	10.6	10.3	10.2	10.1	10.1	9.9	9.8	9.9	9.8	9.9	10.4	9.8
32	Other assets including trading assets ²¹	1,225.3	1,245.9	1,251.0	1,259.4	1,248.1	1,256.3	1,251.3	1,263.2	1,263.5	1,253.7	1,270.6	1,279.4
33	TOTAL ASSETS	13,954.6	14,176.1	14,205.5	14,245.0	14,289.8	14,307.4	14,346.1	14,343.4	14,329.0	14,349.6	14,350.0	14,355.8
LIABILITIES													
34	Deposits	10,586.5	10,767.2	10,795.1	10,834.5	10,900.9	10,891.6	10,927.7	10,944.6	10,918.1	10,946.0	10,948.9	10,973.1
35	Large time deposits	849.8	843.1	857.3	872.2	880.2	883.6	887.2	895.7	895.4	897.3	892.1	899.2
36	Other deposits	9,736.7	9,924.1	9,937.8	9,962.3	10,020.7	10,008.0	10,040.5	10,048.9	10,022.7	10,048.7	10,056.7	10,073.8
37	Borrowings	1,101.6	1,098.4	1,110.6	1,104.7	1,111.5	1,113.9	1,123.3	1,129.7	1,118.5	1,121.4	1,137.9	1,140.8
38	Net due to related foreign offices	44.8	32.1	26.1	16.5	3.1	27.6	14.7	-31.7	-11.9	-16.5	-43.3	-62.2
39	Other liabilities including trading liabilities ²²	448.5	449.6	441.6	444.9	437.4	435.4	431.5	457.5	445.1	453.5	473.1	473.4
40	TOTAL LIABILITIES	12,181.4	12,347.3	12,373.5	12,400.5	12,452.9	12,468.5	12,497.1	12,500.0	12,469.7	12,504.4	12,516.5	12,525.1
41	RESIDUAL (ASSETS LESS LIABILITIES) ²³	1,773.3	1,828.8	1,832.0	1,844.5	1,836.9	1,838.9	1,848.9	1,843.4	1,859.3	1,845.1	1,833.5	1,830.7
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-10.0	1.3	5.7	4.6	-0.4	-2.0	-6.5	-16.7	-12.0	-14.2	-17.7	-26.9
43	U.S. Treasury and agency securities, MBS ²⁵	-11.0	-3.9	-0.1	0.1	-4.8	-5.6	-8.9	-17.0	-13.6	-15.0	-17.9	-24.7

Footnotes appear on the last page.

Assets and Liabilities of Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

February 9, 2018

Account		2017 Jan	2017 Jul	2017 Aug	2017 Sep	2017 Oct	2017 Nov	2017 Dec	2018 Jan	Week ending				
										Jan 10	Jan 17	Jan 24	Jan 31	
ASSETS														
1	Bank credit	11,231.8	11,390.9	11,421.6	11,467.9	11,544.6	11,579.0	11,627.1	11,614.1	11,617.4	11,617.3	11,589.2	11,614.9	
2	Securities in bank credit ²	3,125.4	3,149.2	3,161.3	3,173.5	3,197.9	3,200.5	3,195.3	3,184.0	3,185.1	3,187.8	3,177.2	3,180.4	
3	Treasury and agency securities ³	2,324.6	2,345.5	2,355.8	2,363.9	2,387.4	2,397.5	2,395.5	2,384.5	2,386.4	2,387.9	2,375.1	2,382.9	
4	Mortgage-backed securities (MBS) ⁴	1,682.5	1,751.5	1,761.2	1,772.7	1,788.4	1,798.2	1,797.0	1,782.9	1,785.3	1,785.7	1,775.3	1,779.1	
5	Non-MBS ⁵	642.1	593.9	594.6	591.2	599.1	599.3	598.6	601.5	601.1	602.2	599.8	603.8	
6	Other securities	800.8	803.8	805.4	809.6	810.5	803.0	799.7	799.5	798.7	799.9	802.1	797.6	
7	Mortgage-backed securities (MBS) ⁶	93.5	87.0	85.6	84.7	84.2	82.2	80.9	84.0	84.4	84.2	84.2	83.3	
8	Non-MBS ⁷	707.2	716.8	719.8	724.9	726.3	720.9	718.9	715.5	714.3	715.6	717.9	714.2	
9	Loans and leases in bank credit ⁸	8,106.4	8,241.6	8,260.4	8,294.4	8,346.7	8,378.5	8,431.8	8,430.2	8,432.3	8,429.6	8,412.0	8,434.4	
10	Commercial and industrial loans	1,706.4	1,726.0	1,724.4	1,731.1	1,741.2	1,742.8	1,747.8	1,748.7	1,745.3	1,751.3	1,741.9	1,751.4	
11	Real estate loans	4,065.3	4,146.2	4,156.3	4,162.0	4,186.4	4,195.0	4,202.9	4,206.5	4,210.0	4,203.6	4,205.6	4,208.3	
12	Residential real estate loans	2,152.7	2,172.4	2,177.8	2,181.5	2,194.4	2,196.4	2,197.8	2,196.9	2,203.0	2,193.6	2,194.1	2,196.0	
13	Revolving home equity loans	403.5	389.2	386.5	384.9	382.8	380.0	378.5	375.4	376.4	375.8	374.8	373.8	
14	Closed-end residential loans ⁹	1,749.2	1,783.3	1,791.3	1,796.7	1,811.6	1,816.3	1,819.3	1,821.5	1,826.7	1,817.8	1,819.3	1,822.2	
15	Commercial real estate loans	1,912.5	1,973.8	1,978.5	1,980.5	1,992.0	1,998.7	2,005.1	2,009.6	2,006.9	2,010.0	2,011.5	2,012.3	
16	Construction and land development loans ¹⁰	292.9	301.4	304.0	306.2	309.0	312.2	311.8	312.5	311.3	312.4	313.6	313.7	
17	Secured by farmland ¹¹	93.2	96.4	97.0	97.4	97.6	97.6	98.0	97.8	97.9	97.8	97.7	97.7	
18	Secured by multifamily properties ¹²	307.5	320.3	318.8	318.6	322.0	322.8	324.4	324.7	324.4	324.9	325.2	324.4	
19	Secured by nonfarm nonresidential properties ¹³	1,219.0	1,255.6	1,258.7	1,258.3	1,263.4	1,266.1	1,270.8	1,274.7	1,273.3	1,274.8	1,274.9	1,276.4	
20	Consumer loans	1,375.2	1,372.7	1,382.4	1,394.5	1,407.7	1,426.4	1,453.5	1,449.8	1,454.3	1,448.7	1,444.5	1,446.6	
21	Credit cards and other revolving plans	730.0	724.7	729.8	736.6	746.8	764.3	790.1	784.6	789.3	783.4	779.1	780.8	
22	Other consumer loans	645.2	648.0	652.6	657.9	660.8	662.1	663.5	665.2	664.9	665.3	665.5	665.8	
23	Automobile loans ¹⁴	411.7	414.5	416.8	418.8	420.2	420.2	420.8	421.5	421.8	421.5	421.5	421.4	
24	All other consumer loans ¹⁵	233.5	233.5	235.9	239.1	240.6	242.0	242.7	243.7	243.1	243.8	244.0	244.4	
25	All other loans and leases	959.5	996.7	997.3	1,006.8	1,011.5	1,014.2	1,027.7	1,025.2	1,022.7	1,026.0	1,020.0	1,028.1	
26	Loans to nondepository financial institutions ¹⁶	294.0	312.5	313.3	320.5	327.1	330.5	332.9	328.3	328.3	328.8	324.0	330.3	
27	All loans not elsewhere classified ¹⁷	665.4	684.2	683.9	686.3	684.4	683.7	694.8	696.9	694.4	697.2	696.0	697.8	
28	LESS: Allowance for loan and lease losses	108.1	107.3	107.5	107.9	108.7	109.0	109.0	108.2	108.4	108.3	108.3	107.8	

Footnotes appear on the last page.

Assets and Liabilities of Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

February 9, 2018

Account		2017 Jan	2017 Jul	2017 Aug	2017 Sep	2017 Oct	2017 Nov	2017 Dec	2018 Jan	Week ending				
										Jan 10	Jan 17	Jan 24	Jan 31	
ASSETS (CONTINUED)														
29	Cash assets ¹⁸	1,422.3	1,458.1	1,472.1	1,470.4	1,430.9	1,465.3	1,502.0	1,406.1	1,430.0	1,424.8	1,354.1	1,392.1	
30	Total federal funds sold and reverse RPs ¹⁹	164.1	153.4	154.7	154.5	149.2	143.6	152.8	148.0	142.7	153.1	144.5	143.8	
31	Loans to commercial banks ²⁰	10.7	10.3	10.3	10.0	10.0	9.8	10.1	10.1	10.1	10.2	10.2	9.8	
32	Other assets including trading assets ²¹	1,232.3	1,243.0	1,251.4	1,261.4	1,248.8	1,260.4	1,254.3	1,270.7	1,268.8	1,267.8	1,284.8	1,278.7	
33	TOTAL ASSETS	13,953.0	14,148.4	14,202.6	14,256.4	14,274.9	14,349.1	14,437.3	14,340.9	14,360.5	14,364.8	14,274.5	14,331.5	
LIABILITIES														
34	Deposits	10,593.9	10,724.7	10,761.1	10,811.9	10,885.5	10,926.8	11,035.1	10,953.6	10,987.0	10,975.2	10,852.2	10,946.6	
35	Large time deposits	852.8	852.7	862.4	867.6	872.7	876.6	886.1	898.9	894.8	900.3	896.0	905.2	
36	Other deposits	9,741.1	9,872.0	9,898.6	9,944.4	10,012.8	10,050.2	10,149.0	10,054.7	10,092.3	10,074.8	9,956.2	10,041.4	
37	Borrowings	1,112.4	1,104.5	1,113.9	1,122.4	1,111.5	1,108.4	1,112.8	1,139.9	1,121.6	1,124.2	1,157.8	1,162.6	
38	Net due to related foreign offices	42.3	41.2	39.2	21.1	-2.4	27.5	8.1	-32.0	-23.4	-12.7	-31.1	-58.3	
39	Other liabilities including trading liabilities ²²	448.5	447.8	445.5	452.4	443.9	444.3	434.3	456.5	445.6	455.8	471.4	466.6	
40	TOTAL LIABILITIES	12,197.0	12,318.2	12,359.6	12,407.8	12,438.4	12,507.1	12,590.3	12,517.9	12,530.9	12,542.4	12,450.4	12,517.5	
41	RESIDUAL (ASSETS LESS LIABILITIES) ²³	1,756.0	1,830.3	1,842.9	1,848.5	1,836.4	1,842.1	1,847.0	1,823.0	1,829.6	1,822.4	1,824.0	1,814.0	
MEMORANDA														
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-10.0	1.3	5.7	4.6	-0.4	-2.0	-6.5	-16.7	-12.0	-14.2	-17.7	-26.9	
43	U.S. Treasury and agency securities, MBS ²⁵	-11.0	-3.9	-0.1	0.1	-4.8	-5.6	-8.9	-17.0	-13.6	-15.0	-17.9	-24.7	

Footnotes appear on the last page.

Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

February 9, 2018

Account		2017	2017	2017	2017	2017	2017	2017	2018	Week ending			
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 10	Jan 17	Jan 24	Jan 31
ASSETS													
1	Bank credit	7,159.6	7,254.0	7,263.5	7,282.0	7,310.6	7,308.6	7,320.2	7,310.0	7,305.0	7,319.3	7,305.6	7,306.3
2	Securities in bank credit ²	2,214.8	2,246.0	2,251.5	2,260.0	2,276.8	2,270.0	2,272.8	2,262.3	2,263.4	2,267.7	2,257.4	2,257.1
3	Treasury and agency securities ³	1,687.0	1,713.9	1,719.5	1,724.4	1,741.0	1,739.9	1,745.2	1,736.6	1,738.5	1,741.7	1,730.7	1,732.3
4	Mortgage-backed securities (MBS) ⁴	1,226.2	1,286.7	1,290.8	1,299.3	1,309.2	1,312.7	1,318.6	1,308.7	1,311.0	1,313.3	1,303.8	1,303.4
5	Non-MBS ⁵	460.8	427.3	428.7	425.0	431.8	427.2	426.6	427.9	427.4	428.4	426.9	429.0
6	Other securities	527.8	532.0	532.0	535.6	535.8	530.1	527.6	525.7	524.9	525.9	526.7	524.8
7	Mortgage-backed securities (MBS) ⁶	80.3	73.5	72.2	71.5	70.9	68.9	66.7	66.0	66.1	66.3	66.2	65.4
8	Non-MBS ⁷	447.5	458.5	459.8	464.2	464.9	461.2	460.9	459.7	458.8	459.7	460.5	459.3
9	Loans and leases in bank credit ⁸	4,944.8	5,008.0	5,012.0	5,022.0	5,033.8	5,038.6	5,047.5	5,047.7	5,041.6	5,051.7	5,048.1	5,049.2
10	Commercial and industrial loans	1,140.1	1,146.5	1,147.9	1,151.9	1,152.9	1,152.0	1,154.1	1,155.1	1,157.0	1,157.4	1,150.5	1,152.7
11	Real estate loans	2,102.0	2,113.5	2,113.5	2,111.8	2,116.3	2,112.7	2,119.4	2,112.1	2,108.6	2,113.2	2,116.0	2,110.8
12	Residential real estate loans	1,417.8	1,416.7	1,417.0	1,417.2	1,421.1	1,419.1	1,427.3	1,423.6	1,420.7	1,423.5	1,427.0	1,422.9
13	Revolving home equity loans	283.3	268.0	265.3	262.9	260.4	257.9	256.2	253.4	254.2	253.7	252.7	252.2
14	Closed-end residential loans ⁹	1,134.5	1,148.7	1,151.6	1,154.2	1,160.7	1,161.2	1,171.0	1,170.2	1,166.4	1,169.8	1,174.3	1,170.7
15	Commercial real estate loans	684.1	696.7	696.5	694.7	695.2	693.6	692.1	688.6	687.9	689.7	689.0	688.0
16	Construction and land development loans ¹⁰	105.9	107.9	108.2	108.8	109.4	109.9	109.0	108.3	108.2	108.3	108.2	108.7
17	Secured by farmland ¹¹	8.9	8.8	8.8	8.8	8.8	8.7	8.6	8.6	8.6	8.6	8.5	8.5
18	Secured by multifamily properties ¹²	139.4	144.0	143.1	143.1	143.0	142.4	142.7	142.6	142.1	143.3	143.2	141.9
19	Secured by nonfarm nonresidential properties ¹³	430.0	436.1	436.4	434.0	434.0	432.6	431.9	429.2	429.1	429.5	429.1	428.9
20	Consumer loans	991.4	1,008.1	1,011.0	1,014.3	1,019.1	1,023.9	1,024.9	1,026.2	1,025.6	1,025.7	1,025.6	1,028.1
21	Credit cards and other revolving plans	545.6	565.1	566.7	569.0	572.3	575.9	576.7	577.3	577.1	577.0	576.7	578.6
22	Other consumer loans	445.8	443.1	444.2	445.3	446.8	448.0	448.2	448.8	448.5	448.7	448.9	449.5
23	Automobile loans ¹⁴	336.1	338.6	339.6	340.3	341.8	342.0	342.4	343.5	343.2	343.4	343.7	344.2
24	All other consumer loans ¹⁵	109.6	104.5	104.6	105.0	105.0	106.0	105.8	105.3	105.3	105.4	105.2	105.3
25	All other loans and leases	711.4	739.9	739.7	743.9	745.6	749.9	749.1	754.3	750.5	755.4	756.0	757.5
26	Loans to nondepository financial institutions ¹⁶	248.4	261.8	264.3	269.7	273.8	277.9	275.0	275.4	274.6	275.7	276.1	276.7
27	All loans not elsewhere classified ¹⁷	463.0	478.2	475.4	474.2	471.8	472.1	474.1	478.9	475.9	479.7	479.9	480.8
28	LESS: Allowance for loan and lease losses	69.6	69.1	68.9	68.9	69.6	69.2	69.2	69.0	69.1	69.1	69.1	68.5

Footnotes appear on the last page.

Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

February 9, 2018

Account		2017 Jan	2017 Jul	2017 Aug	2017 Sep	2017 Oct	2017 Nov	2017 Dec	2018 Jan	Week ending				
										Jan 10	Jan 17	Jan 24	Jan 31	
ASSETS (CONTINUED)														
29	Cash assets ¹⁸	1,093.4	1,136.4	1,139.5	1,134.7	1,124.6	1,128.2	1,148.9	1,096.5	1,108.1	1,107.9	1,075.6	1,088.0	
30	Total federal funds sold and reverse RPs ¹⁹	130.7	117.8	115.8	112.1	111.3	112.2	107.1	118.5	108.0	123.1	124.6	119.0	
31	Loans to commercial banks ²⁰	9.4	9.4	9.2	9.0	9.1	8.9	9.0	9.2	9.0	9.2	9.6	9.1	
32	Other assets including trading assets ²¹	936.2	948.8	950.4	955.2	940.5	947.2	942.5	951.8	951.7	944.7	960.4	964.0	
33	TOTAL ASSETS	9,259.7	9,397.4	9,409.6	9,424.1	9,426.6	9,435.9	9,458.5	9,416.9	9,412.8	9,435.2	9,406.6	9,417.8	
LIABILITIES														
34	Deposits	6,860.4	6,982.6	6,992.9	7,019.3	7,047.9	7,046.4	7,063.2	7,062.3	7,043.9	7,074.9	7,046.8	7,091.6	
35	Large time deposits	439.0	436.5	446.3	456.9	459.9	460.9	462.6	466.9	467.1	468.4	463.3	469.2	
36	Other deposits	6,421.4	6,546.1	6,546.7	6,562.3	6,587.9	6,585.5	6,600.6	6,595.4	6,576.8	6,606.5	6,583.5	6,622.4	
37	Borrowings	793.4	777.1	787.4	780.4	777.4	775.8	784.0	785.8	778.7	779.7	796.0	788.1	
38	Net due to related foreign offices	7.3	-8.4	-9.7	-18.8	-30.5	-6.1	-14.8	-61.9	-43.4	-44.4	-72.8	-95.1	
39	Other liabilities including trading liabilities ²²	380.2	384.4	375.4	378.9	371.0	366.5	364.1	388.8	376.5	385.5	404.4	403.1	
40	TOTAL LIABILITIES	8,041.4	8,135.7	8,146.0	8,159.8	8,165.8	8,182.6	8,196.5	8,175.0	8,155.7	8,195.7	8,174.3	8,187.8	
41	RESIDUAL (ASSETS LESS LIABILITIES) ²³	1,218.3	1,261.7	1,263.6	1,264.3	1,260.8	1,253.3	1,262.0	1,241.9	1,257.1	1,239.5	1,232.2	1,230.1	
MEMORANDA														
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-6.7	2.1	6.0	4.1	0.7	-0.1	-3.3	-12.4	-8.6	-10.6	-13.9	-20.3	
43	U.S. Treasury and agency securities, MBS ²⁵	-8.2	-2.4	1.2	0.6	-3.0	-3.2	-5.5	-12.3	-9.6	-10.9	-13.8	-17.6	

Footnotes appear on the last page.

Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

February 9, 2018

Account		2017	2017	2017	2017	2017	2017	2017	2018	Week ending			
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 10	Jan 17	Jan 24	Jan 31
ASSETS													
1	Bank credit	7,181.4	7,231.3	7,245.7	7,272.1	7,316.5	7,330.7	7,356.8	7,331.0	7,334.5	7,338.2	7,307.7	7,327.4
2	Securities in bank credit ²	2,220.4	2,230.4	2,241.2	2,253.8	2,278.9	2,282.3	2,277.2	2,265.0	2,266.4	2,269.5	2,256.5	2,261.7
3	Treasury and agency securities ³	1,692.9	1,700.9	1,709.9	1,717.8	1,740.4	1,750.9	1,748.8	1,739.7	1,741.9	1,744.4	1,729.6	1,737.5
4	Mortgage-backed securities (MBS) ⁴	1,225.4	1,281.3	1,289.5	1,299.9	1,313.3	1,322.4	1,320.5	1,307.7	1,310.3	1,310.9	1,299.6	1,303.9
5	Non-MBS ⁵	467.6	419.6	420.4	417.9	427.1	428.5	428.3	432.0	431.6	433.6	430.1	433.7
6	Other securities	527.4	529.5	531.3	536.0	538.5	531.4	528.4	525.3	524.4	525.1	526.9	524.2
7	Mortgage-backed securities (MBS) ⁶	80.2	73.5	71.8	70.9	70.6	68.7	66.7	66.0	66.3	66.2	66.1	65.3
8	Non-MBS ⁷	447.2	455.9	459.4	465.2	467.9	462.7	461.7	459.2	458.1	458.9	460.8	458.9
9	Loans and leases in bank credit ⁸	4,961.0	5,000.9	5,004.5	5,018.2	5,037.6	5,048.5	5,079.6	5,066.0	5,068.2	5,068.7	5,051.1	5,065.6
10	Commercial and industrial loans	1,134.7	1,141.2	1,138.6	1,143.6	1,151.2	1,151.2	1,152.7	1,150.1	1,147.4	1,152.0	1,143.8	1,152.4
11	Real estate loans	2,103.0	2,117.5	2,119.5	2,114.6	2,119.4	2,118.9	2,120.6	2,113.3	2,117.1	2,112.8	2,112.1	2,111.1
12	Residential real estate loans	1,417.6	1,420.8	1,423.7	1,420.7	1,425.2	1,425.1	1,428.2	1,423.5	1,428.2	1,422.6	1,421.3	1,421.0
13	Revolving home equity loans	283.4	268.0	265.3	263.2	260.7	258.1	256.2	253.3	254.1	253.6	252.8	252.1
14	Closed-end residential loans ⁹	1,134.3	1,152.8	1,158.5	1,157.5	1,164.5	1,167.0	1,172.0	1,170.2	1,174.1	1,169.0	1,168.5	1,168.9
15	Commercial real estate loans	685.3	696.7	695.8	693.9	694.2	693.7	692.4	689.8	688.9	690.3	690.8	690.1
16	Construction and land development loans ¹⁰	106.1	107.0	107.3	107.9	108.6	109.7	108.8	108.7	108.4	108.7	109.2	109.3
17	Secured by farmland ¹¹	8.9	8.8	8.8	8.8	8.8	8.7	8.6	8.6	8.6	8.6	8.6	8.6
18	Secured by multifamily properties ¹²	139.3	144.5	143.3	143.5	142.9	142.6	143.4	142.4	142.4	142.7	142.8	141.9
19	Secured by nonfarm nonresidential properties ¹³	431.0	436.4	436.4	433.7	433.8	432.7	431.6	430.0	429.5	430.3	430.3	430.4
20	Consumer loans	1,005.7	1,004.1	1,009.5	1,016.6	1,020.4	1,027.8	1,046.2	1,041.7	1,045.8	1,040.7	1,037.7	1,038.5
21	Credit cards and other revolving plans	558.6	562.0	565.1	569.7	571.8	578.1	595.9	591.2	595.2	590.1	587.1	588.1
22	Other consumer loans	447.1	442.2	444.4	446.9	448.6	449.7	450.2	450.4	450.6	450.6	450.5	450.5
23	Automobile loans ¹⁴	337.1	338.0	339.7	341.4	343.0	343.5	344.0	344.7	344.9	344.7	344.8	344.7
24	All other consumer loans ¹⁵	110.0	104.2	104.7	105.5	105.7	106.2	106.2	105.8	105.7	105.9	105.8	105.8
25	All other loans and leases	717.6	738.1	736.9	743.3	746.6	750.6	760.1	760.9	757.9	763.1	757.6	763.6
26	Loans to nondepository financial institutions ¹⁶	250.9	262.5	263.3	269.5	274.9	279.4	280.9	278.2	277.6	279.2	276.0	279.4
27	All loans not elsewhere classified ¹⁷	466.8	475.7	473.6	473.8	471.8	471.2	479.2	482.8	480.2	483.9	481.5	484.2
28	LESS: Allowance for loan and lease losses	69.5	68.8	68.8	68.9	69.5	69.6	69.6	68.8	69.0	69.0	68.9	68.4

Footnotes appear on the last page.

Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

February 9, 2018

Account		2017 Jan	2017 Jul	2017 Aug	2017 Sep	2017 Oct	2017 Nov	2017 Dec	2018 Jan	Week ending				
										Jan 10	Jan 17	Jan 24	Jan 31	
ASSETS (CONTINUED)														
29	Cash assets ¹⁸	1,073.4	1,142.2	1,152.6	1,145.9	1,101.0	1,121.5	1,156.8	1,076.7	1,095.5	1,102.8	1,024.1	1,068.1	
30	Total federal funds sold and reverse RPs ¹⁹	133.2	114.9	115.4	118.0	116.1	114.7	120.8	120.1	117.5	124.2	117.9	113.9	
31	Loans to commercial banks ²⁰	9.4	9.4	9.4	9.0	9.0	8.8	9.1	9.2	9.2	9.3	9.2	8.9	
32	Other assets including trading assets ²¹	941.2	946.2	950.8	956.7	941.2	951.0	943.7	956.9	954.8	955.5	971.8	961.9	
33	TOTAL ASSETS	9,269.1	9,375.2	9,405.0	9,432.9	9,414.4	9,457.2	9,517.6	9,425.0	9,442.5	9,460.9	9,361.9	9,411.7	
LIABILITIES														
34	Deposits	6,873.5	6,958.8	6,970.7	6,997.5	7,040.7	7,062.2	7,139.6	7,075.5	7,099.8	7,102.3	6,981.3	7,079.6	
35	Large time deposits	447.2	445.7	450.8	451.5	453.3	456.2	464.8	475.0	472.0	477.1	472.5	478.6	
36	Other deposits	6,426.2	6,513.0	6,519.9	6,546.1	6,587.4	6,606.0	6,674.8	6,600.5	6,627.7	6,625.2	6,508.8	6,601.0	
37	Borrowings	797.6	771.8	782.1	794.1	779.8	775.4	776.7	788.9	777.8	777.8	803.9	801.7	
38	Net due to related foreign offices	4.5	0.2	3.8	-15.3	-35.7	-7.5	-22.4	-63.1	-55.7	-41.4	-61.7	-92.1	
39	Other liabilities including trading liabilities ²²	380.5	384.2	378.9	385.2	377.3	372.3	364.9	387.8	377.7	386.8	403.6	396.1	
40	TOTAL LIABILITIES	8,056.1	8,115.0	8,135.5	8,161.5	8,162.1	8,202.4	8,258.7	8,189.2	8,199.7	8,225.4	8,127.1	8,185.2	
41	RESIDUAL (ASSETS LESS LIABILITIES) ²³	1,213.0	1,260.2	1,269.5	1,271.3	1,252.3	1,254.8	1,258.9	1,235.8	1,242.8	1,235.5	1,234.8	1,226.5	
MEMORANDA														
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-6.7	2.1	6.0	4.1	0.7	-0.1	-3.3	-12.4	-8.6	-10.6	-13.9	-20.3	
43	U.S. Treasury and agency securities, MBS ²⁵	-8.2	-2.4	1.2	0.6	-3.0	-3.2	-5.5	-12.3	-9.6	-10.9	-13.8	-17.6	

Footnotes appear on the last page.

Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

February 9, 2018

Account		2017	2017	2017	2017	2017	2017	2017	2018	Week ending			
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 10	Jan 17	Jan 24	Jan 31
ASSETS													
1	Bank credit	4,052.8	4,155.1	4,173.1	4,194.1	4,232.1	4,249.7	4,256.3	4,283.7	4,276.0	4,281.8	4,293.3	4,293.3
2	Securities in bank credit ²	909.8	921.2	922.5	923.6	923.7	919.2	919.7	923.3	922.1	923.4	927.0	921.9
3	Treasury and agency securities ³	634.7	647.1	648.9	651.3	651.9	648.0	646.4	646.9	645.9	646.1	649.7	646.7
4	Mortgage-backed securities (MBS) ⁴	458.1	471.6	474.5	477.2	478.2	477.4	476.4	476.0	475.1	475.9	478.1	475.4
5	Non-MBS ⁵	176.7	175.5	174.4	174.1	173.7	170.6	170.0	170.9	170.7	170.3	171.6	171.3
6	Other securities	275.1	274.1	273.6	272.3	271.9	271.2	273.3	276.4	276.2	277.3	277.3	275.1
7	Mortgage-backed securities (MBS) ⁶	13.5	13.4	13.6	13.8	13.6	13.4	14.1	18.2	18.2	18.3	18.4	18.3
8	Non-MBS ⁷	261.6	260.7	259.9	258.5	258.2	257.8	259.1	258.2	258.0	259.0	258.9	256.8
9	Loans and leases in bank credit ⁸	3,142.9	3,233.9	3,250.6	3,270.6	3,308.4	3,330.5	3,336.7	3,360.4	3,353.9	3,358.4	3,366.4	3,371.5
10	Commercial and industrial loans	573.7	584.0	586.8	588.6	592.0	592.7	595.4	600.4	600.1	601.0	600.8	601.3
11	Real estate loans	1,961.4	2,025.4	2,034.8	2,046.1	2,066.7	2,077.9	2,078.9	2,092.2	2,088.1	2,090.8	2,096.1	2,098.3
12	Residential real estate loans	735.5	751.0	752.7	758.5	766.6	769.2	766.4	773.4	771.1	772.0	776.4	776.7
13	Revolving home equity loans	120.0	121.1	121.1	121.4	121.8	121.6	122.1	122.0	122.2	122.1	121.9	121.7
14	Closed-end residential loans ⁹	615.4	630.0	631.6	637.1	644.7	647.6	644.3	651.4	648.9	649.9	654.4	655.0
15	Commercial real estate loans	1,226.0	1,274.4	1,282.1	1,287.6	1,300.2	1,308.7	1,312.5	1,318.8	1,317.1	1,318.8	1,319.8	1,321.6
16	Construction and land development loans ¹⁰	186.7	194.8	197.3	198.7	200.8	202.3	201.6	203.6	203.0	203.6	204.4	204.5
17	Secured by farmland ¹¹	84.4	87.2	87.8	88.2	88.7	89.0	89.3	89.3	89.3	89.3	89.3	89.3
18	Secured by multifamily properties ¹²	168.0	175.2	175.6	175.4	179.7	181.3	181.3	182.2	181.8	182.2	182.4	182.9
19	Secured by nonfarm nonresidential properties ¹³	786.8	817.2	821.3	825.3	831.0	836.1	840.3	843.6	843.0	843.6	843.6	845.0
20	Consumer loans	365.1	369.6	371.3	375.8	386.4	397.7	399.9	403.0	402.8	403.2	402.5	404.1
21	Credit cards and other revolving plans	167.3	163.7	163.7	166.1	174.8	184.8	186.1	188.7	188.7	189.0	188.3	189.3
22	Other consumer loans	197.8	205.9	207.6	209.8	211.6	212.9	213.9	214.3	214.1	214.2	214.2	214.8
23	Automobile loans ¹⁴	74.9	75.9	76.2	77.1	77.5	77.5	77.6	77.2	77.4	77.2	77.1	77.1
24	All other consumer loans ¹⁵	122.9	130.0	131.4	132.7	134.1	135.4	136.2	137.1	136.8	137.0	137.2	137.7
25	All other loans and leases	242.8	255.0	257.7	260.0	263.2	262.2	262.4	264.9	262.9	263.4	266.9	267.8
26	Loans to nondepository financial institutions ¹⁶	43.8	48.2	49.1	50.3	51.9	49.7	49.8	50.6	49.7	50.3	50.6	52.7
27	All loans not elsewhere classified ¹⁷	198.9	206.8	208.7	209.7	211.3	212.5	212.7	214.2	213.2	213.1	216.4	215.0
28	LESS: Allowance for loan and lease losses	38.8	38.8	38.7	39.0	39.2	39.4	39.3	39.4	39.5	39.4	39.5	39.5

Footnotes appear on the last page.

Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

February 9, 2018

Account		2017 Jan	2017 Jul	2017 Aug	2017 Sep	2017 Oct	2017 Nov	2017 Dec	2018 Jan	Week ending				
										Jan 10	Jan 17	Jan 24	Jan 31	
ASSETS (CONTINUED)														
29	Cash assets ¹⁸	359.4	329.5	321.4	326.6	327.7	321.3	330.9	342.0	340.2	332.0	351.8	339.0	
30	Total federal funds sold and reverse RPs ¹⁹	31.2	34.8	38.6	33.9	33.9	29.9	30.0	28.1	27.0	30.3	26.7	29.0	
31	Loans to commercial banks ²⁰	1.2	1.0	1.0	1.0	1.0	1.0	0.8	0.8	0.7	0.7	0.8	0.7	
32	Other assets including trading assets ²¹	289.1	297.1	300.6	304.2	307.6	309.1	308.8	311.4	311.8	309.0	310.2	315.4	
33	TOTAL ASSETS	4,694.9	4,778.7	4,795.9	4,820.9	4,863.2	4,871.5	4,887.6	4,926.5	4,916.3	4,914.4	4,943.4	4,938.0	
LIABILITIES														
34	Deposits	3,726.1	3,784.6	3,802.2	3,815.2	3,853.1	3,845.2	3,864.5	3,882.3	3,874.2	3,871.1	3,902.1	3,881.5	
35	Large time deposits	410.8	406.6	411.0	415.3	420.3	422.7	424.6	428.8	428.2	428.9	428.8	430.0	
36	Other deposits	3,315.3	3,378.0	3,391.2	3,399.9	3,432.8	3,422.5	3,439.9	3,453.5	3,446.0	3,442.2	3,473.3	3,451.4	
37	Borrowings	308.2	321.3	323.3	324.3	334.1	338.1	339.3	343.8	339.8	341.7	342.0	352.7	
38	Net due to related foreign offices	37.4	40.5	35.7	35.3	33.6	33.7	29.5	30.2	31.5	27.9	29.4	32.9	
39	Other liabilities including trading liabilities ²²	68.3	65.2	66.3	65.9	66.4	68.9	67.4	68.8	68.6	68.0	68.7	70.3	
40	TOTAL LIABILITIES	4,140.0	4,211.6	4,227.5	4,240.8	4,287.1	4,285.9	4,300.6	4,325.0	4,314.0	4,308.7	4,342.2	4,337.3	
41	RESIDUAL (ASSETS LESS LIABILITIES) ²³	554.9	567.1	568.5	580.1	576.1	585.6	586.9	601.5	602.3	605.7	601.3	600.6	
MEMORANDA														
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-3.3	-0.8	-0.3	0.6	-1.1	-1.9	-3.1	-4.2	-3.4	-3.5	-3.8	-6.6	
43	U.S. Treasury and agency securities, MBS ²⁵	-2.9	-1.5	-1.2	-0.5	-1.8	-2.4	-3.4	-4.7	-4.0	-4.1	-4.1	-7.2	

Footnotes appear on the last page.

Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

February 9, 2018

Account		2017	2017	2017	2017	2017	2017	2017	2018	Week ending			
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 10	Jan 17	Jan 24	Jan 31
ASSETS													
1	Bank credit	4,050.4	4,159.6	4,175.9	4,195.8	4,228.1	4,248.3	4,270.2	4,283.1	4,282.8	4,279.1	4,281.6	4,287.5
2	Securities in bank credit ²	905.0	918.9	920.1	919.7	919.0	918.2	918.0	918.9	918.8	918.2	920.7	918.7
3	Treasury and agency securities ³	631.7	644.6	645.9	646.1	647.0	646.6	646.7	644.7	644.5	643.4	645.4	645.4
4	Mortgage-backed securities (MBS) ⁴	457.2	470.2	471.7	472.8	475.1	475.8	476.4	475.2	475.0	474.8	475.7	475.2
5	Non-MBS ⁵	174.5	174.4	174.2	173.3	171.9	170.8	170.3	169.5	169.5	168.6	169.8	170.1
6	Other securities	273.3	274.3	274.1	273.6	272.0	271.6	271.4	274.2	274.3	274.8	275.2	273.4
7	Mortgage-backed securities (MBS) ⁶	13.3	13.4	13.7	13.9	13.7	13.5	14.2	17.9	18.1	18.0	18.1	18.0
8	Non-MBS ⁷	260.0	260.9	260.4	259.7	258.4	258.2	257.2	256.3	256.2	256.7	257.1	255.3
9	Loans and leases in bank credit ⁸	3,145.3	3,240.7	3,255.8	3,276.2	3,309.1	3,330.1	3,352.2	3,364.2	3,364.1	3,360.9	3,360.9	3,368.8
10	Commercial and industrial loans	571.7	584.8	585.8	587.5	589.9	591.7	595.1	598.6	597.9	599.3	598.1	599.0
11	Real estate loans	1,962.3	2,028.7	2,036.8	2,047.3	2,067.0	2,076.2	2,082.2	2,093.2	2,092.8	2,090.7	2,093.5	2,097.1
12	Residential real estate loans	735.1	751.7	754.1	760.8	769.2	771.2	769.6	773.4	774.8	771.0	772.8	775.0
13	Revolving home equity loans	120.1	121.2	121.3	121.6	122.2	121.9	122.3	122.1	122.3	122.2	122.0	121.7
14	Closed-end residential loans ⁹	614.9	630.5	632.8	639.2	647.1	649.3	647.2	651.3	652.5	648.8	650.8	653.3
15	Commercial real estate loans	1,227.2	1,277.1	1,282.7	1,286.5	1,297.8	1,304.9	1,312.7	1,319.8	1,318.0	1,319.7	1,320.7	1,322.1
16	Construction and land development loans ¹⁰	186.8	194.4	196.7	198.3	200.3	202.5	203.0	203.7	203.0	203.7	204.5	204.4
17	Secured by farmland ¹¹	84.3	87.6	88.2	88.6	88.9	88.9	89.4	89.2	89.3	89.2	89.1	89.1
18	Secured by multifamily properties ¹²	168.2	175.8	175.6	175.0	179.0	180.2	181.0	182.3	182.0	182.2	182.5	182.6
19	Secured by nonfarm nonresidential properties ¹³	788.0	819.2	822.2	824.6	829.6	833.4	839.3	844.7	843.8	844.6	844.7	846.0
20	Consumer loans	369.5	368.6	372.9	377.9	387.2	398.6	407.4	408.1	408.5	408.0	406.9	408.1
21	Credit cards and other revolving plans	171.3	162.8	164.7	166.9	175.0	186.2	194.1	193.4	194.2	193.3	191.9	192.7
22	Other consumer loans	198.1	205.9	208.2	211.0	212.2	212.4	213.2	214.8	214.3	214.7	214.9	215.4
23	Automobile loans ¹⁴	74.6	76.5	77.1	77.4	77.3	76.7	76.8	76.8	76.9	76.8	76.7	76.7
24	All other consumer loans ¹⁵	123.5	129.4	131.1	133.6	135.0	135.8	136.5	138.0	137.4	137.9	138.2	138.7
25	All other loans and leases	241.8	258.5	260.3	263.5	264.9	263.6	267.5	264.3	264.8	262.9	262.5	264.5
26	Loans to nondepository financial institutions ¹⁶	43.1	50.0	50.0	51.0	52.2	51.1	52.0	50.1	50.7	49.6	48.0	50.9
27	All loans not elsewhere classified ¹⁷	198.7	208.6	210.3	212.5	212.7	212.5	215.6	214.1	214.2	213.3	214.4	213.6
28	LESS: Allowance for loan and lease losses	38.7	38.5	38.6	39.0	39.2	39.4	39.4	39.3	39.4	39.4	39.4	39.3

Footnotes appear on the last page.

Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

February 9, 2018

Account		2017 Jan	2017 Jul	2017 Aug	2017 Sep	2017 Oct	2017 Nov	2017 Dec	2018 Jan	Week ending				
										Jan 10	Jan 17	Jan 24	Jan 31	
ASSETS (CONTINUED)														
29	Cash assets ¹⁸	348.9	316.0	319.5	324.5	329.9	343.8	345.2	329.4	334.4	322.0	329.9	324.1	
30	Total federal funds sold and reverse RPs ¹⁹	30.9	38.6	39.3	36.5	33.1	28.9	32.1	27.9	25.1	28.9	26.5	29.9	
31	Loans to commercial banks ²⁰	1.4	0.9	0.9	1.0	1.0	1.0	1.0	0.9	0.9	0.9	0.9	0.9	
32	Other assets including trading assets ²¹	291.1	296.7	300.6	304.7	307.6	309.4	310.6	313.8	314.0	312.3	312.9	316.8	
33	TOTAL ASSETS	4,683.9	4,773.2	4,797.6	4,823.5	4,860.5	4,891.9	4,919.7	4,915.9	4,918.0	4,903.9	4,912.5	4,919.8	
LIABILITIES														
34	Deposits	3,720.4	3,765.9	3,790.3	3,814.4	3,844.8	3,864.6	3,895.5	3,878.0	3,887.3	3,872.9	3,870.9	3,867.0	
35	Large time deposits	405.5	407.0	411.6	416.1	419.4	420.4	421.2	423.8	422.7	423.2	423.5	426.5	
36	Other deposits	3,314.9	3,358.9	3,378.7	3,398.3	3,425.4	3,444.2	3,474.2	3,454.2	3,464.6	3,449.6	3,447.4	3,440.4	
37	Borrowings	314.8	332.7	331.8	328.3	331.7	333.0	336.2	350.9	343.8	346.5	354.0	360.9	
38	Net due to related foreign offices	37.7	41.1	35.4	36.4	33.2	35.0	30.5	31.1	32.3	28.7	30.6	33.9	
39	Other liabilities including trading liabilities ²²	68.0	63.6	66.5	67.2	66.6	72.1	69.5	68.7	67.9	69.0	67.9	70.6	
40	TOTAL LIABILITIES	4,141.0	4,203.2	4,224.1	4,246.3	4,276.3	4,304.6	4,331.6	4,328.7	4,331.2	4,317.0	4,323.3	4,332.3	
41	RESIDUAL (ASSETS LESS LIABILITIES) ²³	543.0	570.1	573.5	577.2	584.2	587.3	588.1	587.2	586.8	586.9	589.2	587.5	
MEMORANDA														
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-3.3	-0.8	-0.3	0.6	-1.1	-1.9	-3.1	-4.2	-3.4	-3.5	-3.8	-6.6	
43	U.S. Treasury and agency securities, MBS ²⁵	-2.9	-1.5	-1.2	-0.5	-1.8	-2.4	-3.4	-4.7	-4.0	-4.1	-4.1	-7.2	

Footnotes appear on the last page.

Assets and Liabilities of Foreign-Related Institutions in the United States¹

Seasonally adjusted, billions of dollars

February 9, 2018

Account		2017	2017	2017	2017	2017	2017	2017	2018	Week ending			
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 10	Jan 17	Jan 24	Jan 31
ASSETS													
1	Bank credit	931.6	922.6	922.3	929.1	927.1	945.8	974.2	972.7	976.8	969.0	974.6	966.4
2	Securities in bank credit ²	222.3	214.3	213.2	213.3	212.9	234.2	259.3	261.4	261.8	257.9	263.8	261.5
3	Treasury and agency securities ³	121.1	113.0	111.2	112.2	113.6	128.4	151.0	152.5	154.1	148.5	154.3	152.1
4	Mortgage-backed securities (MBS) ⁴	12.8	12.4	12.8	12.1	12.3	19.4	38.8	36.9	37.3	36.5	37.0	35.8
5	Non-MBS ⁵	108.3	100.6	98.4	100.1	101.3	109.0	112.1	115.6	116.8	112.0	117.2	116.3
6	Other securities	101.2	101.2	102.0	101.1	99.3	105.8	108.3	108.9	107.7	109.4	109.6	109.4
7	Mortgage-backed securities (MBS) ⁶	1.7	1.4	1.4	1.5	1.5	1.3	1.5	1.5	1.4	1.4	1.6	1.5
8	Non-MBS ⁷	99.5	99.8	100.6	99.6	97.9	104.4	106.8	107.4	106.3	108.0	108.0	107.9
9	Loans and leases in bank credit ⁸	709.2	708.3	709.1	715.8	714.1	711.6	714.9	711.3	715.0	711.1	710.8	704.9
10	Commercial and industrial loans	387.7	377.9	379.1	384.6	382.0	378.6	374.2	371.5	371.5	371.9	372.0	368.8
11	Real estate loans	68.7	73.0	73.8	73.3	73.3	74.3	74.6	76.4	76.8	76.6	76.9	76.4
12	Residential real estate loans	1.1	1.1	1.2	1.1	1.1	1.0	0.8	0.8	0.8	0.9	0.8	0.7
13	Revolving home equity loans	0.4	0.4	0.4	0.4	0.4	0.4	0.3	0.3	0.3	0.3	0.3	0.3
14	Closed-end residential loans ⁹	0.7	0.7	0.8	0.7	0.7	0.6	0.5	0.5	0.5	0.5	0.5	0.4
15	Commercial real estate loans	67.6	71.8	72.6	72.2	72.2	73.3	73.8	75.7	76.0	75.7	76.0	75.8
16	Construction and land development loans ¹⁰	7.4	8.7	8.9	9.2	9.5	9.1	9.3	10.4	10.1	10.3	10.5	10.9
17	Secured by farmland ¹¹	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
18	Secured by multifamily properties ¹²	4.2	4.5	4.5	4.6	4.8	5.0	5.2	5.4	5.4	5.5	5.3	5.4
19	Secured by nonfarm nonresidential properties ¹³	55.9	58.4	59.2	58.3	57.7	59.0	59.2	59.8	60.3	59.8	60.1	59.3
20	Consumer loans	3.2	2.3	2.3	2.3	2.3	2.2	2.4	2.6	2.8	2.7	2.6	2.5
21	Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
22	Other consumer loans	3.2	2.3	2.3	2.3	2.3	2.2	2.4	2.6	2.8	2.7	2.6	2.5
23	Automobile loans ¹⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
24	All other consumer loans ¹⁵	3.2	2.3	2.3	2.3	2.3	2.2	2.4	2.6	2.8	2.7	2.6	2.5
25	All other loans and leases	249.6	255.1	254.0	255.6	256.5	256.6	263.8	260.8	264.0	260.0	259.3	257.1
26	Loans to nondepository financial institutions ¹⁶	113.9	117.4	115.8	114.9	114.7	116.0	116.1	114.2	118.3	112.7	111.9	111.6
27	All loans not elsewhere classified ¹⁷	135.7	137.7	138.2	140.6	141.8	140.6	147.7	146.6	145.7	147.2	147.4	145.6
28	LESS: Allowance for loan and lease losses	1.4	1.3	1.3	1.3	1.3	1.3	1.2	1.3	1.4	1.3	1.3	1.3

Footnotes appear on the last page.

Assets and Liabilities of Foreign-Related Institutions in the United States¹

Seasonally adjusted, billions of dollars (continued)

February 9, 2018

Account		2017 Jan	2017 Jul	2017 Aug	2017 Sep	2017 Oct	2017 Nov	2017 Dec	2018 Jan	Week ending				
										Jan 10	Jan 17	Jan 24	Jan 31	
ASSETS (CONTINUED)														
29	Cash assets ¹⁸	859.3	883.2	943.7	937.7	946.9	994.4	1,006.5	957.6	956.7	965.5	942.2	922.3	
30	Total federal funds sold and reverse RPs ¹⁹	245.4	262.2	271.2	281.9	289.4	302.9	316.6	320.0	319.6	327.8	324.1	307.2	
31	Loans to commercial banks ²⁰	3.4	3.4	3.0	3.0	2.9	2.7	2.9	2.7	2.5	2.5	2.7	3.0	
32	Other assets including trading assets ²¹	120.6	125.5	128.0	128.7	139.4	152.5	160.4	159.5	154.0	156.2	166.4	162.1	
33	TOTAL ASSETS	2,158.8	2,195.6	2,267.0	2,279.1	2,304.4	2,397.2	2,459.4	2,411.2	2,408.3	2,419.7	2,408.8	2,359.5	
LIABILITIES														
34	Deposits	952.2	1,034.9	1,048.9	1,051.8	1,059.7	1,066.5	1,037.5	1,046.2	1,037.8	1,049.0	1,056.6	1,049.5	
35	Large time deposits	679.2	736.1	741.8	742.6	737.2	742.1	713.1	716.1	712.7	716.2	721.9	720.6	
36	Other deposits	273.0	298.8	307.1	309.1	322.5	324.4	324.4	330.1	325.1	332.8	334.7	328.9	
37	Borrowings	899.6	917.3	943.2	939.5	929.6	950.6	979.7	978.3	974.6	988.0	987.7	955.3	
38	Net due to related foreign offices	201.3	133.3	172.9	170.6	194.2	241.3	266.4	247.8	258.1	248.4	234.2	212.4	
39	Other liabilities including trading liabilities ²²	115.2	122.0	120.0	121.4	121.7	127.7	132.2	134.3	126.7	128.5	139.4	144.6	
40	TOTAL LIABILITIES	2,168.2	2,207.5	2,285.1	2,283.3	2,305.3	2,386.0	2,415.8	2,406.7	2,397.1	2,413.9	2,418.0	2,361.7	
41	RESIDUAL (ASSETS LESS LIABILITIES) ²³	-9.5	-11.9	-18.1	-4.3	-0.9	11.2	43.6	4.5	11.2	5.8	-9.2	-2.2	
MEMORANDA														
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-0.3	0.6	0.8	0.8	0.5	0.6	0.4	-0.1	-0.0	-0.0	-0.2	-0.4	
43	U.S. Treasury and agency securities, MBS ²⁵	-0.3	0.6	0.8	0.8	0.5	0.6	0.4	-0.1	-0.0	-0.0	-0.2	-0.4	

Footnotes appear on the last page.

Assets and Liabilities of Foreign-Related Institutions in the United States¹

Not seasonally adjusted, billions of dollars

February 9, 2018

Account		2017	2017	2017	2017	2017	2017	2017	2018	Week ending			
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 10	Jan 17	Jan 24	Jan 31
ASSETS													
1	Bank credit	927.1	924.9	922.5	927.7	927.3	946.7	971.5	968.0	972.3	965.7	966.4	964.1
2	Securities in bank credit ²	219.7	217.0	215.3	214.6	213.2	234.7	259.3	259.1	259.7	256.2	261.6	258.3
3	Treasury and agency securities ³	119.6	114.3	111.6	111.4	113.0	128.9	151.5	151.1	152.9	147.6	153.0	150.0
4	Mortgage-backed securities (MBS) ⁴	12.4	13.1	13.2	12.7	12.6	19.7	38.4	36.3	36.9	35.6	36.2	35.2
5	Non-MBS ⁵	107.3	101.2	98.5	98.7	100.5	109.3	113.1	114.8	116.0	112.0	116.8	114.8
6	Other securities	100.1	102.7	103.7	103.1	100.2	105.7	107.8	107.9	106.8	108.6	108.6	108.2
7	Mortgage-backed securities (MBS) ⁶	1.6	1.5	1.6	1.8	1.6	1.3	1.3	1.3	1.3	1.3	1.3	1.3
8	Non-MBS ⁷	98.5	101.2	102.0	101.4	98.6	104.4	106.5	106.6	105.5	107.3	107.3	106.9
9	Loans and leases in bank credit ⁸	707.4	707.9	707.2	713.2	714.1	712.0	712.2	708.9	712.6	709.5	704.7	705.8
10	Commercial and industrial loans	388.9	376.3	377.3	382.2	380.6	377.9	375.6	372.7	372.7	373.7	371.5	371.2
11	Real estate loans	68.9	73.5	74.8	73.1	73.3	75.2	74.5	76.7	76.7	76.9	77.0	77.2
12	Residential real estate loans	1.1	1.1	1.1	1.1	1.1	1.1	0.9	0.9	0.9	0.9	0.9	0.9
13	Revolving home equity loans	0.4	0.4	0.4	0.4	0.4	0.4	0.3	0.3	0.3	0.3	0.3	0.3
14	Closed-end residential loans ⁹	0.7	0.7	0.7	0.7	0.7	0.7	0.6	0.5	0.5	0.5	0.5	0.5
15	Commercial real estate loans	67.8	72.4	73.7	72.0	72.3	74.1	73.6	75.8	75.9	76.1	76.1	76.4
16	Construction and land development loans ¹⁰	7.5	8.6	8.6	9.0	9.6	9.7	9.6	10.5	10.3	10.4	10.5	11.0
17	Secured by farmland ¹¹	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
18	Secured by multifamily properties ¹²	4.1	4.6	4.7	4.7	4.9	5.1	5.3	5.4	5.4	5.4	5.3	5.4
19	Secured by nonfarm nonresidential properties ¹³	56.1	59.1	60.2	58.3	57.7	59.2	58.6	59.9	60.0	60.1	60.2	59.9
20	Consumer loans	3.1	2.4	2.4	2.4	2.4	2.5	2.6	2.5	2.6	2.5	2.5	2.5
21	Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
22	Other consumer loans	3.1	2.4	2.4	2.4	2.4	2.5	2.6	2.5	2.6	2.5	2.5	2.5
23	Automobile loans ¹⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
24	All other consumer loans ¹⁵	3.1	2.4	2.4	2.4	2.4	2.5	2.6	2.5	2.6	2.5	2.5	2.5
25	All other loans and leases	246.5	255.7	252.7	255.5	257.8	256.5	259.4	257.0	260.6	256.3	253.8	255.0
26	Loans to nondepository financial institutions ¹⁶	112.3	116.6	114.5	116.3	117.2	117.0	116.1	112.0	116.1	111.1	108.8	109.8
27	All loans not elsewhere classified ¹⁷	134.2	139.1	138.2	139.1	140.6	139.5	143.3	145.0	144.4	145.3	145.0	145.1
28	LESS: Allowance for loan and lease losses	1.4	1.3	1.3	1.4	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3

Footnotes appear on the last page.

Assets and Liabilities of Foreign-Related Institutions in the United States¹

Not seasonally adjusted, billions of dollars (continued)

February 9, 2018

Account		2017 Jan	2017 Jul	2017 Aug	2017 Sep	2017 Oct	2017 Nov	2017 Dec	2018 Jan	Week ending				
										Jan 10	Jan 17	Jan 24	Jan 31	
ASSETS (CONTINUED)														
29	Cash assets ¹⁸	853.3	904.0	990.6	939.6	959.6	982.7	903.0	951.7	966.6	954.6	983.1	927.9	
30	Total federal funds sold and reverse RPs ¹⁹	247.8	254.5	277.9	283.1	289.6	314.7	314.4	323.4	325.0	329.8	327.4	316.6	
31	Loans to commercial banks ²⁰	3.4	3.3	3.0	2.9	2.9	2.7	2.8	2.7	2.5	2.5	2.8	2.9	
32	Other assets including trading assets ²¹	122.3	123.7	128.5	131.7	136.5	153.6	160.3	160.7	159.5	155.9	167.5	160.6	
33	TOTAL ASSETS	2,152.5	2,209.0	2,321.2	2,283.7	2,314.6	2,399.1	2,350.6	2,405.2	2,424.5	2,407.2	2,445.9	2,370.7	
LIABILITIES														
34	Deposits	947.2	1,036.3	1,055.4	1,053.3	1,046.8	1,051.3	1,019.3	1,040.5	1,036.7	1,043.1	1,052.2	1,043.1	
35	Large time deposits	676.8	734.1	742.7	740.0	726.6	727.3	697.0	713.6	710.7	712.0	722.0	723.2	
36	Other deposits	270.4	302.3	312.7	313.3	320.3	324.0	322.3	326.9	326.0	331.2	330.2	320.0	
37	Borrowings	900.1	920.5	958.1	937.3	916.8	955.2	962.0	979.7	990.0	988.8	988.8	966.7	
38	Net due to related foreign offices	196.5	135.2	188.2	169.6	226.0	256.5	234.1	244.8	263.0	240.2	259.0	212.0	
39	Other liabilities including trading liabilities ²²	113.5	119.0	120.3	123.7	119.3	129.2	131.0	132.2	127.0	127.1	137.9	140.9	
40	TOTAL LIABILITIES	2,157.3	2,211.0	2,322.0	2,284.0	2,308.9	2,392.2	2,346.5	2,397.3	2,416.7	2,399.2	2,437.9	2,362.8	
41	RESIDUAL (ASSETS LESS LIABILITIES) ²³	-4.8	-2.0	-0.8	-0.3	5.7	6.9	4.1	7.9	7.9	8.0	8.0	8.0	
MEMORANDA														
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-0.3	0.6	0.8	0.8	0.5	0.6	0.4	-0.1	-0.0	-0.0	-0.2	-0.4	
43	U.S. Treasury and agency securities, MBS ²⁵	-0.3	0.6	0.8	0.8	0.5	0.6	0.4	-0.1	-0.0	-0.0	-0.2	-0.4	

Footnotes appear on the last page.

1. Data include the following types of institutions in the fifty states and the District of Columbia: domestically chartered commercial banks; U.S. branches and agencies of foreign banks; and Edge Act and agreement corporations. The latter two categories together are referred to on this release as "foreign-related institutions." Data exclude International Banking Facilities. Weekly levels are Wednesday values; monthly levels are pro rata averages of Wednesday values. The data for domestically chartered commercial banks and U.S. branches and agencies of foreign banks are estimated by benchmarking weekly data provided by a sample of banks to quarter-end reports of condition (Call Reports). Large domestically chartered commercial banks are defined as the top 25 domestically chartered commercial banks, ranked by domestic assets as of the previous commercial bank Call Report to which the H.8 release data have been benchmarked. Small domestically chartered commercial banks are defined as all domestically chartered commercial banks not included in the top 25. The data for large and small domestically chartered banks are adjusted to remove the estimated effects of mergers and panel shifts between these two bank groups. (See www.federalreserve.gov/releases/h8/about.htm for more information on how these data were constructed.)

2. Includes all securities, whether held-to-maturity reported at amortized cost, available-for-sale reported at fair value, or held as trading assets, also reported at fair value. Excludes all non-security trading assets, such as derivatives with a positive fair value (included in line 32) or loans held in trading accounts (included in line 9).

3. Treasury securities are liabilities of the U.S. government. Agency securities are liabilities of U.S. government agencies and U.S. government-sponsored enterprises.

4. Includes mortgage-backed securities (MBS) issued by U.S. government agencies or by U.S. government-sponsored enterprises such as the Government National Mortgage Association (GNMA), the Federal National Mortgage Association (FNMA), or the Federal Home Loan Mortgage Corporation (FHLMC). Includes pass-through securities, collateralized mortgage obligations (CMOs), real estate mortgage investment conduits (REMICs), CMO and REMIC residuals, and stripped MBS.

5. Includes U.S. Treasury securities and U.S. government agency obligations other than MBS.

6. Includes MBS not issued or guaranteed by the U.S. government.

7. Includes securities issued by states and political subdivisions in the United States, asset-backed securities (ABS), other domestic and foreign debt securities, and investments in mutual funds and other equity securities with readily determinable fair values.

8. Includes the allowance for loan and lease losses (line 28) and all loans held in trading accounts under a fair value option. Excludes total federal funds sold and reverse RPs (line 30), loans made to commercial banks (line 31), and unearned income.

9. Includes first and junior liens on closed-end loans secured by 1-4 family residential properties.

10. Includes construction, land development, and other land loans.

11. Includes loans secured by farmland, including grazing and pastureland.

12. Includes loans secured by multifamily (5 or more) residential properties, including apartment buildings.

13. Includes loans secured by nonfarm nonresidential properties, both owner-occupied and other nonfarm nonresidential properties.

14. Includes loans for purchasing new and used passenger cars and other vehicles. Includes direct and indirect consumer automobile loans as well as retail installment sales paper purchased from auto dealers.

15. Includes student loans, loans for medical expenses and vacations, and loans for other personal expenditures.

16. Includes loans to real estate investment trusts, insurance companies, holding companies of other depository institutions, finance companies, mortgage finance companies, factors, federally-sponsored lending agencies, investment banks, banks' own trust departments, and other nondepository financial intermediaries.

17. Includes loans for purchasing or carrying securities, loans to finance agricultural production, loans to foreign governments and foreign banks, obligations of states and political subdivisions, loans to nonbank depository institutions, unplanned overdrafts, loans not elsewhere classified, and lease financing receivables.

18. Includes vault cash, cash items in process of collection, balances due from depository institutions, and balances due from Federal Reserve Banks.

19. Includes total federal funds sold to, and reverse RPs with, commercial banks, brokers and dealers, and others, including the Federal Home Loan Banks (FHLB).

20. Excludes loans secured by real estate, which are included in line 11.

21. Includes other real estate owned; premises and fixed assets; investments in unconsolidated subsidiaries; intangible assets (including goodwill); direct and indirect investments in real estate ventures; accounts receivable; derivative contracts (interest rate, foreign exchange rate, other commodity and equity contracts) with a positive fair value, as determined under FASB Interpretation No. 39 (FIN 39); and other assets. Excludes the due-from position with related foreign offices which is included in line 38. Excludes most securities held in trading accounts (included in line 2); trading account securities at some smaller domestically chartered commercial banks are included in this item.

22. Includes subordinated notes and debentures; net deferred tax liabilities; interest and other expenses accrued and unpaid; accounts payable; liabilities for short positions; derivative contracts with a negative fair value, as determined under FASB Interpretation No. 39 (FIN 39); other trading liabilities to which fair value accounting has been applied; and other liabilities.

23. This balancing item is not intended as a measure of equity capital for use in capital adequacy analysis. On a seasonally adjusted basis this item reflects any differences in the seasonal patterns estimated for total assets and total liabilities.

24. Difference between fair value and amortized cost for securities classified as available-for-sale under FASB Statement 115. Data have been adjusted to include an estimate of tax effects, omitted from the reported data.

25. Difference between fair value and amortized cost for Treasury and agency securities, mortgage-backed securities (MBS), classified as available-for-sale under FASB Statement 115. Data have been adjusted to include an estimate of tax effects, omitted from the reported data.

Current and historical H.8 data are available from the Federal Reserve Board's Data Download Program (www.federalreserve.gov/datadownload/Choose.aspx?rel=H.8). "Notes on the Data" back to October 17, 1989, may be found on the Federal Reserve Board's website (www.federalreserve.gov/releases/h8/h8notes.htm).